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April 8, 2010.

Reinhart Boerner Van Deuren s.c.

PATENT APPLICATION

By: /Leslie S. Miller/
Leslie S. Miller

Date: April 8, 2010

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: EVENS J. AUGUSTIN

In re application of: Dushyant)
Sharma)
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Application No: 09/543,938)
)
Confirmation No.: 7936)
)
Filed: April 6, 2000)
)
Attorney Docket No. 6582-RCE)
)
Customer No.: 22922)

For: ELECTRONIC BILL
PRESENTMENT AND
PAYMENT SYSTEMS AND
PROCESSES

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

April 8, 2010

AMENDMENT

Sir:

In response to the Office Action mailed April 5, 2010, entry of the following
amendments and reconsideration of the claims as amended are respectfully requested.

No fees are believed to be due. The U.S. Patent and Trademark Office is, however,

authorized to charge any fees required to secure the entry of this Amendment, or to credit any overpayment, to Deposit Account No. 18-0882.

Amendments to the Claims are reflected in the listing of claims that begins on page 3 of this Amendment.

Remarks begin on page 15 of this Amendment.